



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Art Unit : 3624 Customer No. 035811  
Examiner : James M. Alpert  
Serial No. : 09/970,600 Docket No.: 1480-R-00  
Filed : October 4, 2001  
Inventor(s) : William H. Wisecarver, III.  
Title : Mary F. Nugent Confirmation No.: 1951  
: SYSTEM AND METHOD FOR  
: ON-LINE PAYMENT TRANSACTIONS

Dated: October 17, 2005T

**DECLARATION OF PRIOR INVENTION UNDER 37 CFR 1.131**

**Mail Stop Amendment**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

We, WILLIAM H. WISECARVER, III. and MARY F. NUGENT, being duly sworn, depose and state:

1. We are applicants of the above-identified patent application, and the inventors of the subject matter described and claimed therein (the "Subject Matter").
2. Attached as "Exhibit A" are three pages of documents numbered 1-3 consecutively that relate to the Subject Matter, which we had previously authored prior to March 7, 2000. The three pages of documents contained in Exhibit A are a detailed overview of the Subject Matter.
3. The Subject Matter claimed in the present application is clearly set forth in Exhibit A.
4. In October of 2000, I engaged the law firm of Schnader Harrison to prepare and file a provisional patent application based on the Subject Matter, which was filed on October 13, 2000.
5. On October 4, 2001, the present application was filed based on the provisional patent application with the United States Patent & Trademark Office.

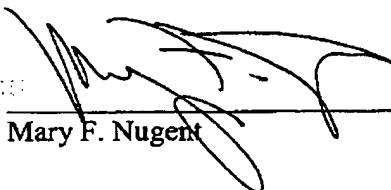
I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

William H. Wisecarver  
William H. Wisecarver, III.

19 Oct 05

Date

Oct 19 05

  
Mary F. Nugent

Oct. 19, 2005

Date

Oct 19